

*IRWIN C SAFT, Insurance  
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*July 16, 1999*

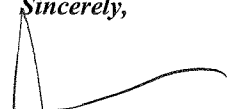
*Mr. David Horowitz  
Young Adjustment company, Inc.  
121 S. Independence Mall East  
Philadelphia, Pa., 19106*

*Dear David,*

*I spoke with Pete Rosinsky today and he was very pleased with the final settlement of his claims. He lauded both Joe and yourself for your efforts and results.*

*Just wanted to add my thanks.*

*Sincerely,*

  
*IRWIN C. SAFT, CPCU  
IS;cm*